	Application No.	Applicant(s)	
Notice of Allowability	09/973,865	POLK, JOHN	
	Examiner	Art Unit	
	Hani Kazimi	3691	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to *July 06, 2007*.

2. ☐ The allowed claim(s) is/are *165-202*.

3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a) ☐ All   b) ☐ Some*   c) ☐ None of the:

        1. ☐ Certified copies of the priority documents have been received.

        2. ☐ Certified copies of the priority documents have been received in Application No. _____ .

        3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

    * Certified copies not received: _____ .

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.

5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.

    (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached

        1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____ .

    (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of
Paper No./Mail Date _____ .

    Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☐ Notice of References Cited (PTO-892)

2. ☐ Notice of Draftperson's Patent Drawing Review (PTO-948)

3. ☒ Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____

4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material

5. ☐ Notice of Informal Patent Application

6. ☒ Interview Summary (PTO-413),
Paper No./Mail Date _____ .

7. ☒ Examiner's Amendment/Comment

8. ☐ Examiner's Statement of Reasons for Allowance

9. ☐ Other _____ .

/Hani M. Kazimi/
Primary Examiner, Art Unit 3691

DETAILED ACTION

1.   This communication is in response to Applicant's amendment filed on July 6,

2007. Claims 165-202 are pending in this application.

Examiner's Amendment

2.   An examiner's amendment to the record appears below. Should the changes

and/or additions be unacceptable to applicant, an amendment may be filed as provided

by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be

submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview

with attorney Erika H. Armer on January 18, 2008. The application has been amended

as follows:

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the

application:

1-164. (Cancelled)

165.   (Currently amended) A computer-implemented method by an accumulator

agency for processing through a bank a child support obligation of an employee who is

a noncustodial parent to a governmental state entity of the United States, comprising:

receiving notice of the child support obligation by the employee at the accumulator

agency using a computer processor;

requesting an employer of the employee to withdraw the child support obligation from a

salary of the employee [[via]] by the accumulator agency using a computer processor,

wherein the accumulator agency processes a child support payment through the bank

as a debit-based transaction and processes a child support disbursement to the state as

an addendum-based transaction, wherein the accumulator agency, the bank, and the

state are separate entities;

receiving notice of satisfaction of the child support obligation at the accumulator agency

using a computer processor; and

terminating the withdrawal of the child support obligation from the salary of the

employee upon receipt of notice that the child support obligation has been satisfied by

the accumulator agency using a computer processor.

166.   (Previously presented) The method of claim 165, wherein requesting is

performed by the employee.

167.   (Previously presented) The method of claim 165, wherein requesting is

performed by a court.

168.   (Previously presented) The method of claim 165, wherein providing is performed

automatically.

169.   (Previously presented) The method of claim 165, wherein providing is performed

upon request.

170.   (Previously presented) The method of claim 169, wherein the request is made by the employee.

171.   (Previously presented) The method of claim 169, wherein the request is made by a court.

172.   (Previously presented) The method of claim 165, wherein the obligation is owed to a custodial parent.

173.   (Previously presented) The method of claim 165, wherein the obligation is owed to the state.

174.   (Currently amended) A system at an accumulator agency for processing through a bank a child support obligation of an employee who is a noncustodial parent to a governmental state entity of the United States, comprising:

an obligation receiving hardware component configured to receive notice of the child support obligation by the employee;

a requesting hardware component configured to request an employer of the employee to withdraw the child support obligation from a salary of the employee via the accumulator agency, wherein the accumulator agency processes a child support payment through the bank as a debit-based transaction and processes a child support disbursement to the state as an addendum-based transaction, wherein the accumulator agency, the bank, and the state are separate entities;

a satisfaction receiving hardware component configured to receive notice of satisfaction of the child support obligation; and

a providing hardware component configured to provide for the termination of the

withdrawal of the child support obligation from the salary of the employee upon receipt

of notice that the child support obligation has been satisfied.

175.   (Previously presented) The system of claim 174, wherein the requesting

component is configured to be performed by the employee.

176.   (Previously presented) The system of claim 174, wherein the requesting

component is configured to be performed by a court.

177.   (Previously presented) The system of claim 174, wherein the providing

component is configured to be performed automatically.

178.   (Previously presented) The system of claim 174, wherein the providing

component is configured to be performed upon request.

179.   (Previously presented) The system of claim 178, wherein the request is made by

the employee.

180.   (Previously presented) The system of claim 178, wherein the request is made by

a court.

181.   (Previously presented) The system of claim 174, wherein the obligation is owed

to a custodial parent.

182.   (Previously presented) The system of claim 174, wherein the obligation is owed

to the state.

183.   (Previously presented) A computer readable medium storing instructions that,

when executed, cause a computer system at an accumulator agency to perform a

method for processing through a bank a child support obligation of an employee who is

a noncustodial parent to a governmental state entity of the United States, the method

comprising:

receiving notice of the child support obligation by the employee;

requesting an employer of the employee to withdraw the child support obligation from a

salary of the employee via the accumulator agency, wherein the accumulator agency

processes a child support payment through the bank as a debit-based transaction and

processes a child support disbursement to the state as an addendum-based

transaction, wherein the accumulator agency, the bank, and the state are separate

entities;

receiving notice of satisfaction of the child support obligation; and

providing for the termination of the withdrawal of the child support obligation from the

salary of the employee upon receipt of notice that the child support obligation has been

satisfied.

184.   (Previously presented) A system at an accumulator agency for processing

through a bank a child support obligation of an employee who is a noncustodial parent

to a governmental state entity of the United States, comprising:

obligation receiving means for receiving notice of the child support obligation by the

employee;

requesting means for requesting an employer of the employee to withdraw the child

support obligation from a salary of the employee via the accumulator agency, wherein

the accumulator agency processes a child support payment through the bank as a

debit-based transaction and processes a child support disbursement to the state as an

addendum-based transaction, wherein the accumulator agency, the bank, and the state are separate entities;

satisfaction receiving means for receiving notice of satisfaction of the child support obligation; and

providing means for providing for the termination of the withdrawal of the child support obligation from the salary of the employee upon receipt of notice that the child support obligation has been satisfied.

185.. (Currently amended) A computer-implemented method at an accumulator agency for processing through a bank a child support obligation of an employee who is a noncustodial parent to a governmental state entity of the United States, comprising:

determining that the employee has the child support obligation by the accumulator agency using a computer processor;

withdrawing the child support obligation from a salary of the employee by an employer via the accumulator agency using a computer processor, wherein the accumulator agency processes a child support payment through the bank as a debit-based transaction and processes a child support disbursement to the state as an addendum-based transaction, and wherein the accumulator agency, the bank, and the state are separate entities; and

providing for the termination, by the accumulator agency using a computer processor, of the withdrawal of the child support obligation from the salary of the employee once the child support obligation has been satisfied.

186.   (Previously presented) The method of claim 185, wherein imposing is performed by the employer.

187.   (Previously presented) The method of claim 185, wherein imposing is performed by a court.

188.   (Previously presented) The method of claim 185, wherein imposing is performed by the noncustodial parent.

189.   (Previously presented) The method of claim 186, wherein providing is performed by the employee.

190.   (Previously presented) The method of claim 186, wherein providing is performed by a court.

191.   (Previously presented) The method of claim 185, wherein the obligation is owed to a custodial parent.

192.   (Previously presented) The method of claim 185, wherein the obligation is owed to the state.

193.   (Currently amended) A system at an accumulator agency for processing through a bank a child support obligation of an employee who is a noncustodial parent to a governmental state entity of the United States, comprising:

an obligation determining hardware component configured to determine that the employee has a child support obligation;

an imposing hardware component configured to impose on the employee a withdrawal of the child support obligation from a salary of the employee by an employer via the accumulator agency, wherein the accumulator agency processes a child support

payment through the bank as a debit-based transaction and processes a child support

disbursement to the state as an addendum-based transaction, and wherein the

accumulator agency, the bank, and the state are separate entities; and

a providing hardware component configured to provide for the termination of the

withdrawal of the child support obligation from the salary of the employee once the child

support obligation has been satisfied.

194.   (Previously presented) The system of claim 193, wherein the imposing

component is configured to be performed by the employer.

195.   (Previously presented) The system of claim 193, wherein the imposing

component is configured to be performed by a court.

196.   (Previously presented) The system of claim 193, wherein the imposing

component is configured to be performed by the noncustodial parent.

197.   (Previously presented) The system of claim 194, wherein the providing

component is configured to be performed by the employee.

198.   (Previously presented) The system of claim 194, wherein the providing

component is configured to be performed by a court.

199.   (Previously presented) The system of claim 193, wherein the obligation is owed

to a custodial parent.

200.   (Previously presented) The system of claim 193, wherein the obligation is owed

to the state.

201.   (Previously presented) A computer readable medium storing instructions that,

when executed, cause a computer system at an accumulator agency to perform a

method for processing through a bank a child support obligation of an employee who is

a noncustodial parent to a governmental state entity of the United States, the method

comprising:

determining that the employee has the child support obligation;

imposing on the employee a withdrawal of the child support obligation from a salary of

the employee by an employer via the accumulator agency, wherein the accumulator

agency processes a child support payment through the bank as a debit-based

transaction and processes a child support disbursement to the state as an addendum-

based transaction, and wherein the accumulator agency, the bank, and the state are

separate entities; and

providing for the termination of the withdrawal of the child support obligation from the

salary of the employee once the child support obligation has been satisfied.

202.   (Previously presented) A system at an accumulator agency for processing

through a bank a child support obligation of an employee who is a noncustodial parent

to a governmental state entity of the United States, comprising:

determining means for determining that the employee has the child support obligation;

imposing means for imposing on the employee a withdrawal of the child support

obligation from a salary of the employee by an employer via the accumulator agency,

wherein the accumulator agency processes a child support payment through the bank

as a debit-based transaction and processes a child support disbursement to the state as

an addendum-based transaction, and wherein the accumulator agency, the bank, and

the state are separate entities; and

providing means for providing for the termination of the withdrawal of the child support

obligation from the salary of the employee once the child support obligation has been

satisfied.

Any comments considered necessary by Applicant must be submitted no later

than the payment of the issue fee, and to avoid processing delays, should preferably

accompany the issue fee. Such submissions should be clearly labeled Comments on

Statement of Reasons for allowance.

Conclusion

3.   Any inquiry concerning this communication or earlier communications from the

examiner should be directed to Hani Kazimi whose telephone number is (571) 272-

6745. The examiner can normally be reached Monday-Friday from 8:30 AM to 5:00 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Alexander Kalinowski can be reached on (571) 272-6771. The fax phone

number for the organization where this application or proceeding is assigned is 571-

273-8300.

Information regarding the status of an application may be obtained from the

Patent Application Information Retrieval (PAIR) system. Status information for published

applications may be obtained from either Private PAIR or Public PAIR. Status

information for unpublished applications is available through Private PAIR only. For

more information about the PAIR system, see http://pair-direct.uspto.gov. Should you

have questions on access to the Private PAIR system, contact the Electronic Business

Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO

Customer Service Representative or access to the automated information system, call

800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Hani M. Kazimi/

Primary Examiner, Art Unit 3691